

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:

KIMBERLY M SETLOWE

Case No. 19-13434-AMC

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2019.
- 2) The plan was confirmed on 12/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/26/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,533.00.
- 10) Amount of unsecured claims discharged without full payment: \$188,645.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,603.99
Less amount refunded to debtor	\$553.50

<b>NET RECEIPTS:</b>	<b>\$36,050.49</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,016.46
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$7,016.46</b>
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Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTMENT	Unsecured	NA	8,490.72	8,490.72	607.99	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	9,323.04	9,323.04	667.60	0.00
AMERICAN HONDA FINANCE CORP	Secured	NA	16,641.14	20,007.26	20,007.26	0.00
AVANT	Unsecured	8,490.72	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	921.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICES	Unsecured	921.28	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	2,671.49	2,671.49	191.30	0.00
CAVALRY SPV I, LLC	Unsecured	NA	4,888.85	4,888.85	350.08	0.00
CHASE BANK USA, N.A.	Unsecured	NA	5,969.05	5,969.05	427.42	0.00
CITI	Unsecured	4,888.85	NA	NA	0.00	0.00
CITY OF VIRGINIA BEACH	Priority	NA	45.44	45.44	45.44	0.00
CITY OF VIRGINIA BEACH	Unsecured	NA	NA	618.53	7.14	0.00
CITY OF VIRGINIA BEACH	Unsecured	625.44	NA	NA	0.00	0.00
CKS FINANCIAL	Unsecured	5,644.04	NA	NA	0.00	0.00
DISCOVER	Unsecured	3,924.35	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	NA	4,127.44	4,127.44	295.55	0.00
DISCOVER FINANCIAL	Unsecured	4,127.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	36,891.35	36,891.35	2,641.67	0.00
FINANCIAL RECOVERY SERVICES INC	Unsecured	2,709.49	NA	NA	0.00	0.00
GC SERVICES LIMITED PARTNERSHIP	Unsecured	5,969.05	NA	NA	0.00	0.00
GENESIS BC/CELTIC BANK	Unsecured	191.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	21.06	0.24	0.00
INTERNAL REVENUE SERVICE	Priority	NA	2,582.35	2,561.29	2,561.29	0.00
JEFFERSON HEALTH	Unsecured	11,714.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	1,879.74	1,879.74	134.60	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	2,358.02	2,358.02	168.85	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	1,117.63	1,117.63	80.03	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	2,358.02	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,118.00	NA	NA	0.00	0.00
MRS BPO L.L.C.	Unsecured	NA	NA	NA	0.00	0.00
NATIONWIDE CREDIT INC	Unsecured	9,323.14	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT	Unsecured	36,598.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	6,176.71	6,176.71	442.29	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	5,644.04	5,644.04	404.15	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	97.66	97.66	1.13	0.00
VITAL RECOVERY SERVICES LLC	Unsecured	5,266.38	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,007.26	\$20,007.26	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$20,007.26</b>	<b>\$20,007.26</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,606.73	\$2,606.73	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,606.73</b>	<b>\$2,606.73</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$90,275.33</b>	<b>\$6,420.04</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,016.46</u>
Disbursements to Creditors	<u>\$29,034.03</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$36,050.49</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2024

By: /s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.